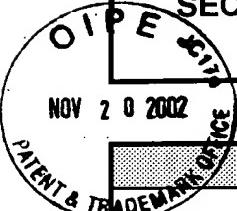


Substitute for forms 1449A/PTO & 1449B/PTO	ATTORNEY'S DKT No. 032668-026	APPLICATION NO. 09/665,574
<b>SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>	APPLICANT Daniel I. Flitcroft et al.	FILING DATE September 18, 2000
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## **U.S. PATENT DOCUMENTS**

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## **FOREIGN PATENT DOCUMENTS**

Examiner Initials	Foreign Patent Document Number	Kind Code (if known)	Country	Date of Publication (MM-DD-YYYY)	Translation Yes No
CB	0590861	A2	EPO	04-06-1994	
CJS	0590961	A2	EPO	04-06-1994	

## NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	<p style="text-align: center;">Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.</p>
	Owen Thomas; Money Changers; Moolah; Online Cash; <a href="http://www.ecompany.com">www.ecompany.com</a> ; October 2000.
	GE Capital Financial, Inc.: "GE Pre-Authorization System," <a href="http://www.ge.com/capital/cardservices/corpcard/3pcard4.htm">www.ge.com/capital/cardservices/corpcard/3pcard4.htm</a> .

Examiner Signature	<i>Chris Buchanan</i>	Date Considered	8/12/03
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**EXAMINER:** Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. **SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.